

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 19-23166-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael H. Laska  
dba Laska Home Improvements, LLC  
124 Todd Avenue  
Bellmawr, NJ 08031

Social Security No.:

xxx-xx-8381

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 3/24/22.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: March 25, 2022

JAN:

Jeanne Naughton  
Clerk

In re:  
Michael H. Laska  
Debtor

Case No. 19-23166-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Mar 25, 2022

Form ID: 148

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2022:

Recip ID	Recipient Name and Address
db	+ Michael H. Laska, 124 Todd Avenue, Bellmawr, NJ 08031-2132
518506241	+ Bonnie Howatt, c/o Robert J. Whitmann, Esquire, 117 N. Black Horse Pike, Suite 6, Runnemede NJ 08078-1629
518506240	+ Bonnie Howatt, 2405 Plantation Drive, Glendora NJ 08029-1638
518588017	+ Mitchell Lee Chambers, Jr., Esq., 602 Little Gloucester Road, Suite 5, Blackwood NJ 08012-5213
518391562	+ SCHILLER, KNAPP, LEFKOWITZ & HERTZEL, LLP, Attorneys for TD Bank, N.A., 30 Montgomery Street, Suite 1205, Jersey City, New Jersey 07302-3835
518410934	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
518429665	+ Toyota Motor Credit Corporation, Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 25 2022 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 25 2022 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518336826	EDI: CAPITALONE.COM	Mar 26 2022 00:38:00	Capital One Bank USA NA, PO BOX 85015, Richmond, VA 23285-5015
518404531	+ EDI: AIS.COM	Mar 26 2022 00:38:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518413533	+ Email/Text: bankruptcy@cavps.com	Mar 25 2022 20:44:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518336828	EDI: DISCOVER.COM	Mar 26 2022 00:38:00	Discover Bank, ATT: CMS/PROD DEVELOP, PO Box 15316, Wilmington, DE 19850-5316
518348076	EDI: DISCOVER.COM	Mar 26 2022 00:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518336829	EDI: JPMORGANCHASE	Mar 26 2022 00:38:00	JPMCB - Card Services, 301 North Walnut Street, Floor 09, Wilmington, DE 19801-3935
518374880	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 25 2022 20:44:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518453635	EDI: PRA.COM	Mar 26 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Ebay Mastercard, POB 41067, Norfolk VA 23541
518336830	+ EDI: RMSC.COM	Mar 26 2022 00:38:00	SYNCBPAYPALEXTRASMCM, 4125 Windward Plaza, Alpharetta, GA 30005-8738
518338056	+ EDI: RMSC.COM	Mar 26 2022 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

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			23541-1021
518336831	EDI: TDBANKNORTH.COM	Mar 26 2022 00:38:00	TD Bank, PO Box 8400, Lewiston, ME 04243-8400
518336832	EDI: TDBANKNORTH.COM	Mar 26 2022 00:38:00	TD Bank NA, 32 Chestnut Street, Lewiston, ME 04240
518460126	EDI: TDBANKNORTH.COM	Mar 26 2022 00:38:00	TD Bank, N.A., c/o Schiller Knapp Lefkowitz Hertzell LLP, 70 Gray Road, Falmouth, ME 04105
518336834	EDI: TFSR.COM	Mar 26 2022 00:38:00	Toyota Motor Credit Corp., 5005 N. River Blvd NE, Cedar Rapids, IA 52411-6634
518336833	EDI: TFSR.COM	Mar 26 2022 00:38:00	Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
518380987	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 25 2022 20:44:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Bonnie Howatt, 2405 Plantation Drive, Glendora, NJ 08029-1638
518584239	*+	Bonnie Howatt, 2405 Plantation Drive, Glendora, NJ 08029-1638
518336827	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank USA NA, PO BOX 85015, Richmond, VA 23285-5075

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Defendant Michael H. Laska mail@jenkinsclayman.com JenkinsClayman@jubilee bk.net
Eric Clayman	on behalf of Debtor Michael H. Laska mail@jenkinsclayman.com JenkinsClayman@jubilee bk.net
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

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Joseph Gunnar Devine, Jr

on behalf of Creditor TD Bank N.A. jdevine@tmppllc.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com

Kevin Gordon McDonald

on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Mitchell L Chambers, Jr.

on behalf of Creditor Bonnie Howatt ecfbccomcast.net

Mitchell L Chambers, Jr.

on behalf of Plaintiff Bonnie Howatt ecfbccomcast.net

Richard Gerbino

on behalf of Creditor TD Bank N.A. rgerbino@schillerknapp.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William H. Clunn, III

on behalf of Trustee Isabel C. Balboa wclunn@standingtrustee.com

TOTAL: 12